

Information to identify the case:

Debtor 1:	Edwardlo L. Holmes	Social Security number or ITIN:	xxx-xx-6175
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Audrey L. Holmes	Social Security number or ITIN:	xxx-xx-9368
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Texas	Date case filed for chapter:	7 4/2/20
Case number:	20-40912		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edwardlo L. Holmes	Audrey L. Holmes
2. All other names used in the last 8 years		
3. Address	2405 Dartmouth Drive Flower Mound, TX 75022	2405 Dartmouth Drive Flower Mound, TX 75022
4. Debtor's attorney Name and address	Daniel C. Durand III Durand & Associates, P.C. 522 Edmonds, Ste. 101 Lewisville, TX 75067	Contact phone (972) 221-5655 Email _____
5. Bankruptcy trustee Name and address	Christopher Moser 2001 Bryan Street, Suite 1800 Dallas, TX 75201	Contact phone (214) 880-1805 Email _____

For more information, see page 2 >

6. Bankruptcy clerk's office	Suite 300B 660 North Central Expressway Plano, TX 75074	Hours open Mon–Fri 8am–4pm Contact phone (972)509–1240 Date: 4/3/20
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	May 8, 2020 at 01:15 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Telephonic Hearing–See Instructions
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/7/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of TexasIn re:
Edward L. Holmes
Audrey L. Holmes
DebtorsCase No. 20-40912-btr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4

User: admin
Form ID: 309ARPage 1 of 2
Total Noticed: 45

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db/jdb +Edward L. Holmes, Audrey L. Holmes, 2405 Dartmouth Drive, Flower Mound, TX 75022-4881
 7887222 American Airlines Credit, PO Box 9001006, Louisville, KY 40290-1006
 7887223 American Airlines Credit plan, PO Box 9001006, Louisville, KY 40290-1006
 7887226 +Best Buy CitiVisa, PO Box 790441, St. Louis, MO 63179-0441
 7887238 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home depot, PO Box 78011, Phoenix, AZ 85062)
 +Capital One, PO Box 71087, Charlotte, NC 28272-1087
 7887227 +Cenlar, PO Box 11733, Newark, NJ 07101-4733
 7887229 #+Discover, PO Box 790213, St. Louis, MO 63179-0213
 7887235 +Great-West Trust Company, LLC, PO Box 826932, Philadelphia, PA 19182-0001
 7887237 +Lending club, 595 Market street, Suite 200, San Francisco, CA 94105-2807
 7887241 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008
 7887242 +Medical City Lewisville, PO Box 740782, Cincinnati, OH 45274-0782
 7887243 +Medical City Plano, PO Box 740782, Cincinnati, OH 45274-0782
 7887244 +Metropolitan Anesthesia Consultants, PO Box 650823, Dept 41197, Dallas, TX 75265-0823
 7887245 +NTB, PO Box 9001006, Louisville, KY 40290-1006
 7887246 +Sun Run, 1515 Arapahoe Street Tower 2, Suite 600, Denver, CO 80202-2133
 7887252 +Texas Health Resources, PO Box 910812, Dallas, TX 75391-0812
 7887253 +Texas Medicine Resources, PO Box 8549, Fort Worth, TX 76124-0549
 7887255 +US Anesthesia Partners of Texas, PO Box 840855, Dallas, TX 75284-0855
 7887259 +Voya Financial, 230 Park Avenue, New York, NY 10169-1502
 7887260 +Western Alliance Bank, PO Box 742628, Cincinnati, OH 45274-2628
 7887261 +Wyndham Barclays Bank, PO Box 60517, City of Industry, CA 91716-0517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@durandlaw.com Apr 04 2020 04:14:26 Daniel C. Durand, III,
 Durand & Associates, P.C., 522 Edmonds, Ste. 101, Lewisville, TX 75067
 tr +EDI: FCJMOSER Apr 04 2020 07:48:00 Christopher Moser, 2001 Bryan Street, Suite 1800,
 Dallas, TX 75201-3070
 ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Apr 04 2020 04:15:22 US Trustee,
 Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
 7887224 +EDI: AMEREXPR.COM Apr 04 2020 07:48:00 American Express, PO Box 650448,
 Dallas, TX 75265-0448
 7887225 +EDI: BANKAMER.COM Apr 04 2020 07:48:00 Bank of America, PO Box 851001,
 Dallas, TX 75285-1001
 7887228 +EDI: RMSC.COM Apr 04 2020 07:48:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
 7887231 +EDI: CITICORP.COM Apr 04 2020 07:48:00 Citibank, PO Box 6500,
 Sioux Falls, SD 57117-6500
 7887230 +EDI: CITICORP.COM Apr 04 2020 07:48:00 Citibank, PO Box 6062,
 Sioux Falls, SD 57117-6062
 7887232 +E-mail/Text: bncnotices@becket-lee.com Apr 04 2020 04:16:38 Conn's, PO Box 815867,
 Dallas, TX 75381-5867
 7887233 +E-mail/PDF: creditonebknofications@resurgent.com Apr 04 2020 04:45:37 Credit One,
 PO Box 60500, City of Industry, CA 91716-0500
 7887234 +E-mail/PDF: creditonebknofications@resurgent.com Apr 04 2020 04:48:28 Credit One Bank,
 PO Box 60500, City of Industry, CA 91716-0500
 7887236 +E-mail/Text: bbagley@enerbankusa.com Apr 04 2020 04:15:07 EnerBank USA, PO Box 26856,
 Salt Lake City, UT 84126-0856
 7887239 EDI: IRS.COM Apr 04 2020 07:48:00 IRS, Centralized Insolvency Department, PO Box 7346,
 Philadelphia, PA 19101-7346
 7887240 +E-mail/Text: bncnotices@becket-lee.com Apr 04 2020 04:14:56 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 7887247 EDI: RMSC.COM Apr 04 2020 07:48:00 Old Navy Synchrony bank, PO Box 530942,
 Atlanta, GA 30353-0942
 7887631 +EDI: PRA.COM Apr 04 2020 07:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 7887248 +EDI: RMSC.COM Apr 04 2020 07:48:00 Sam's Club Master Card, PO Box 960013,
 Orlando, FL 32896-0013
 7887249 EDI: RMSC.COM Apr 04 2020 07:48:00 Sams Club Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 7887250 +E-mail/Text: jennifer.chacon@spservicing.com Apr 04 2020 04:16:41 Select Portfolio Services,
 PO Box 65450, Salt Lake City, UT 84165-0450
 7887251 +EDI: STFM.COM Apr 04 2020 07:48:00 State Farm Bank, 1 State Farm Plaza,
 Bloomington, IN 61710-0001
 7887256 EDI: USBANKARS.COM Apr 04 2020 07:48:00 US Bank, PO Box 790179, St. Louis, MO 63179
 7887257 EDI: USBANKARS.COM Apr 04 2020 07:48:00 US Bank, PO Box 790408, St. Louis, MO 63179
 7887258 +EDI: VERIZONCOMB.COM Apr 04 2020 07:48:00 Verizon Wireless, PO Box 15124,
 Albany, NY 12212-5124

TOTAL: 23

District/off: 0540-4

User: admin
Form ID: 309AR

Page 2 of 2
Total Noticed: 45

Date Rcvd: Apr 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2020 at the address(es) listed below:

Christopher Moser cmoser@qslwm.com,
cmoser@ecf.epiqsystems.com;kimhill@qslwm.com;cjm@trustesolutions.net
Daniel C. Durand, III on behalf of Debtor Edward L. Holmes bankruptcy@durandlaw.com,
durand@durandlaw.com
Daniel C. Durand, III on behalf of Joint Debtor Audrey L. Holmes bankruptcy@durandlaw.com,
durand@durandlaw.com
US Trustee USTPRegion06.TY.ECF@USD.OJ.GOV

TOTAL: 4